

Information to identify the case:

Debtor 1 **Elbert Parker Jr.**
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court **Eastern District of Virginia**
Case number: **21-30619-KLP**

Social Security number or ITIN **xxx-xx-6840**
EIN _____
Social Security number or ITIN _____
EIN _____

Discharge of Debtor

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Elbert Parker Jr.

June 15, 2021

For the court:

William C. Redden
Clerk

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts
This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Elbert Parker, Jr.
Debtor

Case No. 21-30619-KLP
Chapter 7

District/off: 0422-7
Date Rcvd: Jun 16, 2021

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol Definition

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- # Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 18, 2021:

Recip ID	Recipient Name and Address
db	+ Elbert Parker, Jr., 324 Gatesbrook Drive, East Blythewood, SC 29016-7275
15591771	+ Ad Astra Recovery, 7330 West 33rd Street North, Suite 118, Wichita, KS 67205-9370
15591772	+ Carvant Financial Llc, 211 Robbins Lane, Syosset, NY 11791-6004
15591773	+ CashFlash, 2004 S Sycamore Street, Petersburg, VA 23805-2727
15591775	+ Central Credit Services, LLC, Attn: Bankruptcy, 9550 Regency Sq Blvd, Ste 500 A, Jacksonville, FL 32225-8169
15591777	+ City of Petersburg, Personal Property, P.O. Box 1271, Petersburg, VA 23804-1271
15591780	+ Iq Data International, Attn: Bankruptcy, Po Box 340, Bothell, WA 98041-0340
15591782	+ Kevin S. Swenson, DDS, 552 N Main Street, Emporia, VA 23847-1236
15591783	+ LabCorp, P.O. Box 2240, Burlington, NC 27216-2240
15591787	+ One South Commercial, 2314 W Main Street, Richmond, VA 23220-4435
15591791	+ Pocahontas Parkway, P.O. Box 430, Milwaukee, WI 53201-0430
15591794	+ RNR Tire Express-Norfolk, 818 E Little Creek Rd B, Norfolk, VA 23518-3753
15591793	+ Radius Global Solutions, P.O. Box 390915, Minneapolis, MN 55439-0911
15591795	+ Rushmore Service Center, P.O. Box 5507, Sioux Falls, SD 57117-5507
15591797	+ Southern VA Regional Med Ctr, 727 N. Main Street, Emporia, VA 23847-1274
15591798	+ Southside Physician Network, ATTN #8598N, P.O. Box 14000, Belfast, ME 04915-4033
15591799	#+ State Farm, P.O. Box 190128, Birmingham, AL 35219-0128
15591800	+ Titlemax of VA, Inc., 2716 S. Crater Road, Petersburg, VA 23805-2404
15591801	+ Union Development LLC, 132 N. Sycamore St. Suite B, Petersburg, VA 23803-3262
15591802	+ United Collection Bureau, P.O. Box 140310, Toledo, OH 43614-0310

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
tr	Email/Text: bruce.robinson@txtrustee.com	Jun 17 2021 00:04:00	Bruce E. Robinson, 341 Dial 866-769-9218 Code: 7515089, P.O. Box 538, South Hill, VA 23970-0538
15591770	+ Email/Text: bankruptcy@rentacenter.com	Jun 17 2021 00:05:00	AcceptanceNOW, Attn: Bankruptcy, 5501 Headquarters Drive, Plano, TX 75024-5837
15591774	+ Email/Text: bankruptcy@cavps.com	Jun 17 2021 00:04:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Dr, Suite 400, Vahalla, NY 10595-2322
15591776	+ Email/Text: bankrupt@choicerecovery.com	Jun 17 2021 00:04:00	Choice Recovery, 1105 Schrock Road, Suite 700, Columbus, OH 43229-1168
15593194	EDI: IRS.COM	Jun 17 2021 03:58:00	DEPARTMENT OF THE TREASURY-IRS, INTERNAL REVENUE SERVICE, PO BOX 7346, PHILADELPHIA, PA 19101-7346
15591778	+ EDI: DIRECTV.COM	Jun 17 2021 03:58:00	Directv, P.O. Box 105261, Atlanta, GA 30348-5261
15591779	+ EDI: AMINFOFP.COM	Jun 17 2021 03:58:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524

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Page 2 of 3

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15591784	+ EDI: RMSC.COM	Jun 17 2021 03:58:00	Lowe's/Synchrony Bank, P.O. Box 530914, Atlanta, GA 30353-0914
15591785	+ EDI: AISMIDFIRST	Jun 17 2021 03:58:00	Midland Mortgage Co, Attn: Bankruptcy, Po Box 26648, Oklahoma City, OK 73126-0648
15591786	+ Email/Text: mmrgbk@miramedrg.com	Jun 17 2021 00:04:00	Miramed Revenue Group, Attn: Bankruptcy, 360 E. 22nd Street, Lombard, IL 60148-4924
15591788	+ EDI: AGFINANCE.COM	Jun 17 2021 03:58:00	OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15591789	+ Email/Text: opportunitynotices@gmail.com	Jun 17 2021 00:05:00	Opportunity Financial, LLC, 130 East Randolph Street, Suite 3400, Chicago, IL 60601-6379
15591792	EDI: PRA.COM	Jun 17 2021 03:58:00	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502-0000
15591790	Email/Text: pasi_bankruptcy@chs.net	Jun 17 2021 00:04:00	PASI, P.O. Box 188, Brentwood, TN 37024-0000
15591796	+ EDI: DRIX.COM	Jun 17 2021 03:58:00	Santander Consumer USA, Attn: Bankruptcy, Po Box 961245, Fort Worth, TX 76161-0244
15591803	+ Email/Text: bkr@taxva.com	Jun 17 2021 00:05:00	Virginia Dept. of Taxation, P.O. Box 2156, Richmond, VA 23218-2156
15591804	+ EDI: WFFC.COM	Jun 17 2021 03:58:00	Wells Fargo Bank, P. O. Box 6995, Portland, OR 97228-6995

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15591781	*+	IRS, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 18, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 15, 2021 at the address(es) listed below:

Name	Email Address
Bruce E. Robinson	bruce.robinsontr@gmail.com therese.rogerstra@gmail.com;ecf.alert+Robinson@titlexi.com
John P. Fitzgerald, III	USTPRegion04.RH.ECF@usdoj.gov
Joshua Aaron Moger	on behalf of Debtor Elbert Parker Jr. southsidedebtlawgroup@gmail.com,

District/off: 0422-7

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Page 3 of 3

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joshua.moger1314@gmail.com, thedebtlawgroupmail@gmail.com, sherricwilmoth@gmail.com, loretta.alg@gmail.com, dlghearings@gmail.com

TOTAL: 3